

Fill in this information to identify the case:

Debtor 1 William F Schrul  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the : Eastern District of Pennsylvania  
(State)  
Case number 20-11372-MDC

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: M & T Bank

Court claim no. (if known): 4

Last four digits of any number you use to identify the debtor's account: XXXXXX7465

Date of payment change:  
Must be at least 21 days after date of this notice 5/1/2021\*

New total payment:  
Principal, interest, and escrow, if any \$1,430.57

#### Part 1: Escrow Account Payment Adjustment

##### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 326.58

New escrow payment : \$ 328.75

#### Part 2: Mortgage Payment Adjustment

##### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

No

Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

#### Other Payment Change

##### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**William F Schrul**  
First Name Middle Name Last Name

Case number (if known) 20-11372-MDC

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Melissa Licker  
Signature

Date 4/30/2021

Print: Melissa Licker  
First Name Middle Name Last Name Title Authorized Agent for Creditor

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 732-902-5384 Email Melissa.Licker@mccalla.com

**\*To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Creditor will refund or credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.**

In Re:  
William F Schrul

Bankruptcy Case No.: 20-11372-MDC  
Chapter: 13  
Judge: Magdeline D. Coleman

CERTIFICATE OF SERVICE

I, Melissa Licker, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

William F Schrul  
209 Cuthbert Street #305  
Philadelphia, PA 19105

DAVID M. OFFEN  
The Curtis Center  
601 Walnut Street, Suite 160 West  
Philadelphia, PA 19106

WILLIAM C. MILLER, Esq.  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

*(served via ECF Notification)*

*(served via ECF Notification)*

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE  
AND CORRECT.

Executed on: 5/04/2021 By: /s/Melissa Licker  
(date) Melissa Licker  
Authorized Agent for Creditor

WILLIAM SCHRUL  
209 CUTHBERT ST APT 305  
PHILADELPHIA PA 19106-4531

## Contact Us

 Customer Service:	1-800-411-7627
 Property Tax:	1-866-406-0949
 Property Insurance:	1-888-882-1847
 Home Purchase or Refinancing:	1-800-479-1992
 NMLS #381076	

 Correspondence Address:	PO BOX 1288 BUFFALO, NY 14240-1288
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 <https://onlinebanking.mtb.com>

Loan Number: [REDACTED]  
Property Address: 209 CUTHBERT STREET 305  
PHILADELPHIA PA, 19106

Statement Date: 04/22/21

Dear Customer,

As your mortgage partner, we strive to exceed your servicing expectations. We are providing you with the following review which details your escrow account activity. Please refer to our Frequently Asked Questions, page 4, or call one of the appropriate customer service numbers referenced above with any questions or concerns.

**Based on our review, you have too much money in your escrow account. Your payment is changing.**

This surplus was caused by changes in your taxes, insurance or escrow payments. Your Account History, page 2, shows what has already happened on your account. To see what we anticipate happening with your account over the next 12 months, turn to Projected Escrow Payments, page 3.

**Your Mortgage Payment Options**

As a result of this review, we have determined your payment amount will change.	Payment Information	Current Monthly Payment	New Monthly Payment for 05/01/2021
	Principal & Interest: \$1,101.82	Escrow Payment: \$323.28	\$1,101.82
	Escrow Shortage: \$3.30		\$328.75
	Total Payment: \$1,428.40		\$0.00
			\$1,430.57

INTERNET REPRINT

The escrow surplus will be refunded to you under separate cover within the next few weeks, provided that all of your payments are presently up-to-date. Once you become current, please contact us to request a refund.

By comparing the actual escrow activity with the previous projections listed, you can determine where a difference may have occurred. If you have any questions about this statement, please call our Customer Service Department toll free at 1-800-411-7627.

Month	Projected Payment to Escrow	Actual Payment to Escrow	Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
<b>Beginning Balance</b>							
Dec 20	\$323.28	*	Mtg Ins PMI	\$39.65	*	\$3,119.94	-\$2,493.61
Dec 20			Insurance	\$571.00	*	\$2,832.57	-\$2,493.61
Dec 20			Mtg Ins PMI		\$39.65	*	-\$2,533.26
Jan 21	\$323.28	*	Mtg Ins PMI	\$39.65	*	\$3,116.20	-\$2,533.26
Jan 21			Mtg Ins PMI		\$39.65	*	-\$2,572.91
Feb 21	\$323.28	*	Mtg Ins PMI	\$39.65	*	\$3,399.83	-\$2,572.91
Feb 21			City/Village	\$2,832.57	\$2,861.19	*	-\$5,434.10
Feb 21			Mtg Ins PMI		\$39.65	*	-\$5,473.75
Mar 21	\$323.28	*	Mtg Ins PMI	\$39.65		*	-\$5,473.75
Mar 21			Mtg Ins PMI		\$39.65	*	-\$5,513.40
Apr 21	\$323.28	\$5,553.05 *	Mtg Ins PMI	\$39.65		*	\$39.65
Apr 21			Mtg Ins PMI		\$39.65	*	\$0.00

The total amount of escrow payments received during this period was \$5,553.05 and the total escrow disbursements were \$3,059.44.

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.

\*\* This section may also reflect anticipated escrow activity that has not yet occurred prior to the effective date of this analysis.

**Borrower Paid Private Mortgage Insurance:** Your mortgage loan requires borrower paid private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

**Borrower Requested Cancellation of PMI:** Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

**Automatic Termination of PMI:** Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

**If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home:** The conditions for canceling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI cancellation, contact us at P.O. Box 1288, Buffalo, NY 14240 or call 1-800-411-7627.

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To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.

## Projected Disbursements Due in the Next 12 Months

## Anticipated Annual Disbursements

Mortgage Ins:	\$475.80
Insurance:	\$608.00
City Tax:	\$2,861.19
Total:	\$3,944.99

The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.

## Projected Escrow Balance Summary

M&T Bank expects to pay \$3,944.99 over the next 12 months.
Here's how to calculate your new monthly escrow payment:
Total Taxes and Insurance: \$3,944.99
Divided by 12 months: \$328.75
New Monthly Escrow Payment: \$328.75

Projections for the coming year: The following summary shows anticipated activity in your escrow account for the next twelve months, which was used to calculate your payment above.

Month	Monthly Escrow Payment	Amount Scheduled to be Paid	Description	Projection Based On	Projection Based On
				Current Balance	Required Balance
			<b>Beginning Balance</b>	<b>\$0.00</b>	<b>\$1,156.39</b>
May 21	\$328.75	\$39.65	Mtg Ins PMI	\$289.10	\$1,445.49
Jun 21	\$328.75	\$39.65	Mtg Ins PMI	\$578.20	\$1,734.59
Jul 21	\$328.75	\$39.65	Mtg Ins PMI	\$867.30	\$2,023.69
Aug 21	\$328.75	\$39.65	Mtg Ins PMI	\$1,156.40	\$2,312.79
Sep 21	\$328.75	\$39.65	Mtg Ins PMI	\$1,445.50	\$2,601.89
Oct 21	\$328.75	\$39.65	Mtg Ins PMI	\$1,734.60	\$2,890.99
Nov 21	\$328.75	\$39.65	Mtg Ins PMI	\$2,023.70	\$3,180.09
Dec 21	\$328.75	\$39.65	Mtg Ins PMI	\$2,312.80	\$3,469.19
Dec 21		\$608.00	Insurance	\$1,704.80	\$2,861.19
Jan 22	\$328.75	\$39.65	Mtg Ins PMI	\$1,993.90	\$3,150.29
Feb 22	\$328.75	\$39.65	Mtg Ins PMI	\$2,283.00	\$3,439.39
<b>Feb 22</b>	<b>\$2,861.19</b>		<b>City/Village</b>	<b>-\$578.19</b>	<b>\$578.20</b>
Mar 22	\$328.75	\$39.65	Mtg Ins PMI	-\$289.09	\$867.30
Apr 22	\$328.75	\$39.65	Mtg Ins PMI	\$0.01	\$1,156.40

## Escrow Requirements, New Mortgage Payment and Anticipated Annual Disbursements

Projected Beginning Balance	\$0.00
-Required Minimum Balance	\$1,156.39
Escrow Surplus Amount	\$1,869.83

Your lowest monthly escrow balance for the next 12 months should reach \$578.20, which equals a total of two months escrow payment. To reach this balance, your required escrow amount after your 4/21 payment should be \$1,156.39, whereas your actual escrow balance is \$0.00. The difference, \$1,869.83, represents an escrow surplus.

This amount will be refunded to you under separate cover within the next few weeks ONLY if your payments are up-to-date as of the date of the analysis. If your payments are not up-to-date at the time of analysis, you are entitled to have the available surplus refunded to you when your account is current. At that time, please send your written request to M&T Bank, ATTN: Escrow Department P.O. Box 1288, Buffalo, NY 14240-1288.

\*\*This has been adjusted for the bankruptcy proof of claim.

## Mortgagor Guide to Frequently Asked Escrow Analysis Questions (FAQ Document)

- What is an escrow analysis and why am I receiving this document?**

Federal mortgage laws require all mortgage lenders to perform an escrow analysis on all loans minimally once a year. As a result, M&T Bank conducts an escrow analysis accordingly. The analysis is a calculation of your escrowed items – when they are due, the frequency of pay (annually, semi-annually, and quarterly) and the amount of the payment. This then determines if we are over collecting, under collecting or accurately collecting funds to make these payments on your behalf.

There are several reasons why an off-cycle analysis is performed. Common reasons include: loan is acquired or transferred, customer request (new exemption or adjusted bill issued), change in insurance or tax due dates.

- What is an escrow account?**

An escrow account is an account set inside your mortgage account. On a monthly basis funds you remit are placed in the account, held and when the time comes, paid to your tax and/or insurance agency. A full accounting of these funds appears on the following statements: monthly mortgage statement, year-end statement and your escrow analysis statement. Typically the payments made are to your real estate tax municipalities and insurance agent. Other payments may be made according to your mortgage agreement.

- What is an escrow payment?**

The portion of your monthly payment remitted which is held and then used to pay your escrowed items as they become due.

- How do you determine the required beginning escrow balance?**

The portion of your monthly payment remitted which is held and then used to pay your escrowed items as they become due.

- What is an escrow reserve also known as a cushion?**

An escrow reserve also known as a cushion is the amount of money collected in the escrow to cover any unanticipated increases in your real estate tax or insurance premium payment. It acts as a buffer and prevents your escrow account from being overdrawn. An escrow reserve exists on your account unless your mortgage documents or state law applies.

- How is an escrow analysis completed?**

We itemize all applicable disbursements such as the real estate property tax and insurance premium which are scheduled to be paid on your behalf in the next 12 months. We take the total and divide the payment by 12 payments. The total amount of the disbursements divided by 12 is equal to your monthly escrow payment.

- Will my escrow payment amount remain the same if I remit the entire shortage amount at once?**

By paying the full shortage amount this will result in an adjustment to your account which will result in a payment with the smallest possible increase in your monthly mortgage payment. It's important to keep in mind any increase in your real estate tax amounts and/or insurance premium may cause your payment amount to change even if you pay your shortage amount.

- If I would like to remit the shortage payment, what steps do I need to take?**

You may pay the entire shortage amount by returning the shortage coupon attached to the bottom of page 1 of your escrow analysis along with your check to: M&T Bank, Escrow Department, PO Box 64787, Baltimore, MD 21264-4787

- What if I do not remit the shortage payment?**

If you do not wish to remit the entire shortage payment in one lump sum, you can instead remit the new payment amount over the next 12 months. The escrow analysis calculation automatically spreads the shortage amount over the next 12 months.

- Why did my monthly escrow payment amount change?**

There are a number of reasons why escrow payment amounts change. Below are the most common reasons why the amount may change:

**Real Estate Tax –**

Tax rate and/or property's assessed value changed  
Tax exemption status added, changed or removed  
The payment of a supplemental tax bill or delinquent tax paid from escrow  
New tax requirement  
Tax(es) paid as a result of non-payment

**Insurance Premium(s) –**

Premium rate changed  
Coverage changed  
Additional premium paid but not anticipated to be paid from escrow, such as change in carrier  
New insurance requirement  
Lender paid insurance from escrow  
Flood insurance map changed

**Payments –**

Monthly payments received were a different amount than what was expected. For example:

- The monthly payments received were less than the amount requested, shorting the funding of escrow
- Previous escrow shortage amount was not paid in full before new analysis

- Information Regarding Insurance –**

Hazard insurance, also referred to as homeowner's insurance, is an insurance policy purchased to protect your property from certain hazards such as fire and theft. Policy coverage may vary. See your insurance policy information for details regarding your specific coverage(s).

If you decide to change your insurance carrier, send the new policy information to: M&T Bank, Its Successors and/or Assigns, PO Box 5738, Springfield, Ohio 45501-5738

Fax: 866-410-9956

Additional questions can be directed to 888-882-1847.

- Information Regarding Real Estate Tax Bills –**

Where to mail your tax bill:

M&T Bank  
PO Box 23628  
Rochester, NY 14692-9813  
FAX: 817-826-0675

